

The Interest rates are

Effective from May 18th 2012
 At Citibank's sole discretion, fees and rates may be revised at any time,
 based on market or other prevailing conditions

Interest rate (%) p.a.

Account	Currency	(%) p.a.
Super Account	AUD	0.50
	EUR	0.01
	GBP	0.10
	HKD	0.00
	JPY	0.00
	SGD	0.00
	USD	0.01
	VND	0.10

Deposit	Currency	Minimum deposit	(% p.a.)								
			7 D	14 D	21 D	1 M	2 M	3 M	6 M	9 M	12 M
Regular Time Deposit	AUD	3,000	2.70	2.70	2.70	2.75	2.80	2.70	2.45	2.20	2.20
	EUR	2,000	0.00	0.00	0.00	0.01	0.01	0.01	0.02	0.03	0.03
	GBP	2,000	0.20	0.20	0.22	0.28	0.32	0.32	0.33	0.34	0.35
	HKD	22,000	0.00	0.01	0.01	0.01	0.10	0.15	0.15	0.20	0.40
	JPY	270,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SGD	4,000	0.01	0.01	0.05	0.05	0.10	0.11	0.15	0.08	0.08
	USD	3,000	0.08	0.10	0.10	0.12	0.20	0.22	0.25	0.27	0.30
	VND	50,000,000	1.55	1.60	1.60	5.50	6.65	7.45	8.80	8.90	9.40
Un-fixed Deposit	AUD	3,000	NA	NA	NA	NA	NA	2.45	2.20	1.95	1.95
	USD	3,000	NA	NA	NA	NA	NA	0.12	0.15	0.16	0.17
	VND	50,000,000	NA	NA	NA	NA	NA	6.45	7.80	7.90	8.40

* If you break your time deposit with us before its maturity, we shall apply our lowest demand deposit interest rate applicable for the relevant currency on the withdrawal day on the actual tenor of your deposit.

Please call CitiPhone at (84 8) 3521 1111 or (84) 1900 1819 for more details.